

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :)
James G. GATTO) Group Art Unit: 2876
Serial No.: 08/670,559) Examiner: Harold I. Pitts
Filed: June 26, 1996)
For: ELECTRONIC FUND TRANSFER OR TRANSACTION SYSTEM



INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully submits the following documents for the Examiner's consideration. A copy of Form PTO-1449 and copies of each of the listed documents are enclosed for the Examiner's convenience.

Upon review of the file after receipt of the Notice of Allowance, Applicant realized that the results of the European Search Report for a related application inadvertently was not cited.

The enclosed listed documents on Form PTO-1449 were cited in a European Search Report (copy enclosed). Applicant is disclosing the listed documents for the Examiner's consideration in connection with the above-referenced application.

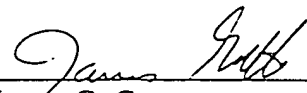
Applicant respectfully requests that the Examiner considers the enclosed references and Search Report and that the Examiner indicates that the references have been considered in this

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application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.

This Information Disclosure Statement is believed to be submitted before the mailing of a first Office Action. Accordingly, no fees are due.


Respectfully submitted,

By: 
James G. Gatto
Registration No. 32,694

1101 Mountain Hope Court
Great Falls, VA 22066
(703) 757-5388 (Telephone)

Dated: May 4, 2000

FORM PTO-1449 (REV. 7-80)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO.: 08271.000004		SERIAL NO.: 08/670,599	
LIST OF MATERIALS CITED BY APPLICANT (Use several sheets if necessary)				INVENTOR'S NAME: James G. GATTO		EXAMINER: Harold I. Pitts	
				FILING DATE: June 26, 1996		GROUP: 2876	

Jc836 U.S. PTO
 09/658622


U.S. PATENT DOCUMENTS													
*EXAMINER INITIAL	A	4	7	3	6	0	9	4	DATE	NAME	CLASS	SUBCLASS	FILING DATE
									04/88	Yoshida			
									09/90	Nagata et al.			
									08/92	Nagata et al.			
									01/98	Tarbox			

FOREIGN PATENT DOCUMENTS															
		DOCUMENT NUMBER							DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION		
														YES	NO
	K	0	0	1	4	3	1	2	08/80	Europe				YES	
	L	0	1	5	7	4	1	6	10/85	Europe				YES	
	M	0	1	6	2	2	2	1	11/85	Europe				YES	
	N	0	7	1	7	3	8	1	06/96	Europe				YES	
	O														

OTHER MATERIALS (Including Author, Title, Date, Pertinent Pages, Etc.)	
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EXAMINER	DATE CONSIDERED
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.